Frequently Asked Questions (FAQs)



GENERAL QUESTIONS: TENANTS & LANDLORDS

For detailed program information, click here.

1. I have a few questions regarding if I am eligible for the program. How can I get my questions answered?

Most eligibility questions can be answered by reviewing the detailed program information provided on the <u>Healthy at Home Eviction Relief Fund Website</u>. If after reading the information in detail you still have a question, and to ensure the most efficient service, please submit your questions online to the following address based on the type of questions/issues you are experiencing:

Program eligibility	Evict.eligible@kyhousing.org
Website issues	Evict.technical@kyhousing.org
Other	Evict.other@kyhousing.org

2. When should I expect a response to a question I submitted via email?

Please be patient with us and don't leave multiple messages. Based upon the volume of questions received, our Support Line will be responding as quickly as possible so please do not duplicate any question submittals. Also, please do not leave a recorded message on the Support Line if you have already submitted a question(s) online, as this will slow our response rate.

3. I submitted a question by email but have not received a response yet.

Check your email's spam/junk folder to ensure the response was not routed to that area.

4. Can I call the Support Line and ask someone to complete my application over the phone?

No. Due to the nature of the information required, applications can only be completed online. You can complete the application from either a computer or a mobile device, including uploading pictures of the required documentation.

5. My unit is in Fayette County. Can I receive assistance through the Healthy at Home Eviction Relief Fund?

Yes. Tenants in 119 of Kentucky's 120 counties are potentially eligible. Tenants in Jefferson County are not eligible for this program, but may be eligible for <u>Louisville's Federally Funded Eviction Prevention Program</u>.

6. I just left a voice mail on the Healthy at Home Eviction Relief Fund Support Line, when should I expect a return call?

Email is your best bet. Due to the high demand, there could be a delay in returning voice messages so we are strongly encouraging everyone to email in their questions versus calling the Support Line.

7. I submitted my online application. How do I know if my tenant or landlord submitted their application?

You can always check the status of your application by returning to the confirmation email you received upon submitting your application and clicking on the status link. The statuses are as follows:

Status	Description
Application Initiated	The first status after an application has been initiated
Landlord Verification Pending	When the tenant has completed an application and is waiting for the landlord to complete an application
Applications Ready for Review	This means both tenant and landlord have completed applications and they are ready for KHC file processors to review
Application Incomplete	When KHC marks application incomplete and will reach out to landlord/tenant
Application Re-Submitted	When the landlord or tenant resubmits missing documents
Application Denied	When KHC denies an application
Application in Review	When KHC processors add review comments on the application
File Review Complete	When file processing is done & application is ready for Quality Control review
Pre Approval	QC Review begun. Triggers email to Landlord with approved payment amount and links for additional required documents
Pre Approval Documents Submitted	Status after the Pre-Approval documents are submitted by the landlord
Final Approval	When KHC has ALL documentation and payment can be made
Paid and Closed	When KHC marks the application paid and therefore closed-out
Application Withdrawn	When the applicant withdraws the application

8. What hours can I call the Health at Home Eviction Relief Fund Support Line?

A recorded message can be left at any time on the Support Line. Recorded calls left on the support line will be returned Monday-Friday, 8am to 5pm, Eastern Time. Calls will be returned from the 1-833-KYRENTS (1-833-597-3687) number.

9. I submitted my application online, what type of response should I expect?

The program began accepting applications September 8, 2020. Beginning September 21, 2020 Kentucky Housing Corporation (KHC) began reviewing and processing applications. Do not expect any communication from KHC until after September 25, 2020. However, you are encouraged to check your application status to ensure you completed the application and uploaded all necessary documents.

10. How do you decide whom to pay first?

Eviction relief lump sum payments will be made to landlords on a first-completed, first-paid basis. Once BOTH the tenant and the landlord have COMPLETED their application, they have reserved a place in line to receive payment, if approved.

11. I receive ongoing rent assistance from a federal program but still have to pay a portion of the rent. Am I eligible for HH-ERF?

HH-ERF <u>cannot duplicate ONGOING rent assistance</u> from another source, such as Section 8, USDA RD rental assistance, and public housing. This only applies to income-based rent assistance that regularly pays a portion of the tenant's monthly rent and keep the tenant's portion to around 30% of their income (such as Section 8 Housing Choice Vouchers).

Why? If a tenant receives income-based rent assistance an they have lost income, they should immediately report their change of income to the agency providing the rent assistance (such as the public housing authority). The tenant should request an income recertification in order to increase the rent assistance and reduce tenant's portion of the rent.

12. I live in a federally-funded apartment but my rent is not subsidized. Am I eligible?

HH-ERF <u>CAN</u> help tenants who simply live in income-restricted units built with HUD funding, RD funding, Low Income Housing Tax Credits, etc. If the tenant does NOT receive ongoing rent assistance—meaning they are responsible for all of the rent—they <u>ARE</u> eligible for HH-ERF.

13. I received temporary help with rent but still owe rent for other months. Am I eligible?

HH-ERF CAN offer assistance alongside other temporary assistance so long as it is not duplicating rent assistance in the same month as another source of funds.

So, if a tenant received help from a church or the Team Kentucky Fund to pay May rent, they can also receive HH-ERF to assist with other months of rent. Our aim is to avoid DUPLICATION of assistance, but it's fine for HH-ERF to help along with other assistance.

14. Are rent-to-own or lease purchase arrangements eligible?

A tenant in a rent-to-own or lease purchase arrangement may receive assistance ONLY IF the tenant and landlord execute the Kentucky Standard Residential lease template available at teamkyhherf.ky.gov/Images/Lease.pdf.

15. Are trailer homes and lots eligible?

Yes. If a tenant rents a trailer home or simply rents a lot (and owns their trailer), they may be eligible for assistance. Keep in mind that a lease is required—even for trailer lots.

16. How is this related to the CDC's national evictions moratorium?

Our program is not formally connected to the federal Center for Disease Control (CDC) moratorium, but both aim to keep people housed during the COVID19 pandemic. On September 4, the CDC issued a <u>national moratorium on most residential evictions</u> for failure to pay rent, effective September 4th through December 31, 2020

To be covered by the CDC order, an eligible tenant MUST execute a <u>CDC declaration form</u> AND submit it to their landlord certifying to the accuracy of a number of eligibility elements. The CDC's emergency order does not prohibit evictions resulting from issues other than nonpayment of rent. The eviction moratorium does not require landlords to forgive housing payments. In other words, rent is still due.

While the <u>CDC declaration form</u> is NOT required for the Healthy at Home Eviction relief Fund, we do recommend that eligible tenants fill it out and get it to their landlord..

TENANT-SPECIFIC QUESTIONS

17. I did not submit an application but did receive an email stating that my landlord submitted an application and now I am requested to submit one. Am I required to submit an application?

If you want assistance you must apply. Submitting your application could determine that you are eligible for assistance, and therefore provide back rent directly to your landlord on your behalf. However, you are NOT required to complete an application if you are not interested in receiving assistance. You are encouraged to communicate with your landlord on whether or not you are submitting an application.

18. What if all my back rent isn't covered by this Program?

Tenants whose back rent is not completely covered by this program can enter into payment plans with their landlords and/or seek funding from other programs.

19. I think I need legal assistance regarding housing/eviction. Where can I get help?

A 24/7 legal aid hotline has been set up at 1-833-540-0342, along with a website, kycovidlegalhelp.org

20. What other information or resources are available?

The following links may offer more resources:

Team Kentucky Fund: <u>teamkyfund.ky.gov/</u>
KY Equal Justice Center: <u>kyrenterhelp.org</u>

Community Action Agencies: www.capky.org/network/
Fayette County: covid19renterhelp.org/

Jefferson County: <u>louisvilleky.gov/government/develop-louisville/eviction-prevention</u> CDC Moratorium Form: <u>cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf</u>

21. I'm working on my application and it asks for a Landlord/Owner Identification Number. Where do I get this number?

This number is not required, but if your landlord has already completed their application and entered your email address, you should have received an email notification and the landlord/owner identification number or "RTL number" (RTL###########) was provided on that email. If you are the first party completing the application, and you enter your landlord's email address, they will get an email notification with your identification number or "RTL number" that they can enter. These numbers aid in linking the applications.

LANDLORD-SPECIFIC QUESTIONS

22. As a landlord, I have submitted my application and see that my tenant has also completed their application. If the applications are approved, when can I expect to receive the lump sum payment?

Payments issued from the Kentucky Housing Corporation to individual landlords are anticipated to be dispensed no sooner than September 25, 2020.

23. I did not submit an application but did receive an email stating that my tenant submitted an application and now I am requested to submit one. Am I required to submit an application?

If you want assistance you must apply. Submitting your application could determine if you could receive up to 90% of back rent paid in a lump sum directly to you, the landlord. However, you are NOT required to complete an application.

24. What if all of the back rent owed by my tenant isn't covered by this program?

To receive payment from the Health at Home Eviction Relief Fund, a landlord must forgive 10% of the back rent owed and any late fees, penalties, and interest associated with nonpayment of rent. This program can pay up to \$6,500 for eligible households earning at or below 50% of area median income (AMI) and up to \$4,000 for eligible households earning between 51% AMI and 80%AMI. Click here to look up monthly income limits.

If a tenant will still owe rent after assistance is paid, they can enter into a payment plan with their landlord and/or seek funding from other programs.

25. I'm working on my application and it asks for a Tenant Identification Number. Where do I get this number?

This number is not required, but if your tenant has already completed their application and entered your email address, you should have received an email notification and the tenant identification number or "RTL number" (RTL###########) was provided on that email. If you are the first party completing the application, and you enter your tenant's email address, they will get an email notification with your identification number or "RTL number" that they can enter. These numbers aid in linking the applications.

26. I read that one of the requirements for the program is that a landlord must agree to give 45 days' notice for any future eviction, not to be initiated until at least 30 days after assistance concluded. I'm confused on how you count the days. Can you give me an example?

The Eviction Diversion Settlement Agreement requires that the "Landlord will allow Tenant 45 days from the Tenant's next rent payment due date before filing for late payment eviction proceedings and will provide 30 days' notice of eviction." This means that if the next payment from the tenant is due October 1, 2020, the landlord will not file for eviction until November 15, 2020. If allowed by the courts to proceed with eviction, the landlord will give 30 days' notice of the eviction. HOWEVER, it is important to note that the CDC National Eviction Moratorium may prohibit a landlord from proceeding with an eviction for nonpayment of rent through the end of December 2020, thereby superseding Kentucky program requirements.

27. I am completing my application and have several tenants and multiple rental units. Do I complete an application for each rental unit and each tenant?

Landlords can add all tenants and all units on one application, or they can complete separate applications for different tenants and units. Landlords are the only party that can complete multiple applications, tenants can only complete one application.

28. How do I apply for the future rent? Is it a separate program?

The future rent is not a separate program. HH-ERF file processor will determine if you are eligible for future rent. As stated at https://teamkyhherf.ky.gov/:

How much assistance is provided:

- If household income is <50% AMI: 90% of back rent owed + 2 months future rent; maximum of \$6,500.
- If household income is >50% to <80% AMI: 90% of back rent owed + 1 month future rent; maximum of \$4,000.